

Risky Business Newsletter



Your source for timely Benefits & Safety related news | Volume 5, Issue 1

"A good rule of thumb is to assume that everything matters" - Richard Thaler

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New Prescription Drug Plan Provider

The City will be changing its prescription drug plan provider from Employer Health Options (EHO) to Prime Therapeutics, an affiliate of the Blue Cross Blue Shield Network, in January 2020.

Your benefit plan design is not changing. You will still have a separate Calendar Year Deductible of \$250 per member (maximum of \$750 per family) and a 3-Tier Co-pay structure thereafter. Tier 4 medications are not covered under the plan.

You may visit www.alabamablue.com/pharmacy to view the over 65,000 pharmacies within the network and also view the prescription drug formulary by clicking on [Prescription Drug Lists](#) -> [Large Group Plans](#) -> [SourceRx Drug List](#) -> [SourceRx 1.0 Drug List—4 tiers \(standard\)](#).

A list of the formulary will also be included in the Welcome Letter from Prime Therapeutics which will be mailed out in November.

By the end of December, everyone on the Group Health Plan will receive new Blue Cross Blue Shield cards which will be used for health, dental, and prescriptions beginning in January. Show your new card to your pharmacy for prescriptions filled on or after January 1, 2020.

Group Health Plan Premium Increase Reminder

If you are enrolled in the City's PPO Plan, you will see an increase to your premium beginning with the October 11th paycheck. Premiums for employees enrolled on the HMP Plan will stay the same. See bi-weekly rate chart below:

Health Plan	Single Coverage	Family Coverage
PPO Plan	\$95.50	\$210.50
PPO Plan (School Patrol)	\$143.25	\$315.75
HMP Plan	\$43.00	\$123.00
HMP Plan (School Patrol)	\$60.71	\$173.65

New Employee Orientation

**November 6th
December 4th
January 8th**

**City/County
Personnel Department
8:30am**

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Teladoc

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Healthy Recipe



Health Risk Checkup —> **Annual Health Assessment**

Get ready for the '**AHA Moment**' in January 2020!

Your annual wellness exam, Health Risk Checkup (HRC), will have a name change to **Annual Health Assessment (AHA)** in January.

The AHA is only to be completed by employees enrolled in the City's health plan. The purpose of this annual exam is to help individuals identify and understand their health risks and monitor health status over time. The assessment includes a questionnaire by your medical provider, an assessment of your health status, and personalized feedback about actions that can be taken to reduce risks, maintain health, and prevent disease.

There is no change to the way your wellness exam is completed. You will still be expected to complete your assessment each year during your birth month. Choosing not to complete your AHA or completing your AHA outside of your birth month will result in \$12.50 being deducted from each paycheck until your AHA is completed.

You will still have the choice of completing your assessment at CareHere or with your own primary doctor.

CareHere

Employees who go to CareHere will set up two appointments - (1) for your blood draw and (2) for your follow-up. You must attend both appointments in your birth month in order to be in compliance for your AHA.

CareHere is free of charge and no paperwork is necessary.

Private Physician

Employees who decide to go to a private physician will need to get the Private Physician Form completed by their doctor and turned back into the Benefits Division by the end of their month. A private physician form is included in your reminder letter which is mailed out 2 months before your birth month. This form can also be found on the Benefits Division webpage for your convenience.

Balanced Living

Nutrition and the Family



The sooner you talk to your kids about nutrition, the sooner they can start making smart decisions related to their own health and wellbeing. It's not easy to get kids to eat right. However, it's especially difficult when you're setting a not-so-great example through your own unhealthy habits. But, if you and your family work together, you can all start off on a path that leads to happier, healthier living.

Kids are Naturally Curious - The best way to start kids off on a life of good nutrition is to activate their curiosity. Make healthy living an experience that they can explore and learn from. Find ways for kids to see where their food comes from, how it's grown and harvested, and cooked into tasty meals.

Appeal to Their Activities - Are your kids into sports, outdoor activities, or just having fun? Remind them that healthy foods provide the energy their bodies need to keep up with their friends, stay focused in the classroom, or score those game-winning goals. Promote food and eating as a means to stay active, not a reward.

Monitor Food Fads - Fads can have a serious impact on younger family members, especially teenagers. From new food crazes to fad diets that might impact their development, you need to keep an eye on what they're eating and how they're developing a relationship with nutrition. Remember, monitoring what's happening in your child's life will help you guide them to the right decisions about healthy living.

Look for Small Ways to Make Big Changes - If you're in charge of shopping for your family, consider the needs of everyone when you're at the grocery store. Try purchasing low-fat or sugar-free alternatives. Avoid stocking up on high-sodium or high-caloric meals. Make a dinner plan for the week so everyone can discuss what they want to eat and have a hand in their nutrition.

Written by Life Advantages - Author Delvina Miremadi ©2019



CareHere!®

It's Worth *a Shot.*

◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆
Get a Flu Shot at
NO COST TO YOU.



FIRST COME - FIRST SERVED | WALK-IN No Appointment needed

CITY OF MONTGOMERY HEALTH CENTER

310 S Hull Street | Montgomery, AL

7:30am - 12:30pm & 1:30pm - 5:30pm

FRIDAY, OCTOBER 18

FRIDAY, OCTOBER 25

FRIDAY, NOVEMBER 1

Flu shots are NO COST for employees, retirees, spouses, and children age 10 and up on the City's health plan.

Anyone visiting CareHere for a flu vaccine must be registered first. Your Access Code is **CMTG6**

877.423.1330 | CareHere.com | **NEW** CareHere App

Teladoc

Members enrolled on the HMP Plan have Teladoc!

You've got **Teladoc**.
24/7 access to doctors
by phone or video



Why wait in a crowded doctor's office or ER waiting room before being seen by a doctor? Or better yet, why wait to receive your doctor's bill to find out how much you owe for your doctor's visit?

You already have Teladoc as part of your benefits. Teladoc's U.S. board-certified doctors can diagnose, treat, and even prescribe medicine, if needed, for a wide range of medical needs, including the flu, allergies, rash, upset stomach and much more for only **\$10!**

You can call or video chat an Alabama board-certified doctor from the comfort of your own home so the only time you have to leave your home is to pick up your prescription, if prescribed.

Visit www.teladoc.com/Alabama or call 1-800-835-2362 to get registered today.

Healthy Recipe

Cod and Grilled Lemon with So Cal Kale & Bean

2 servings | Serving Size - 1/2 recipe



Ingredients:

- 2 Cod filets (4oz each, rinsed and patted dry)
- 1pkg Luvo So Cal Kale and Bean Bowl
- 1 medium-sized lemon (washed and cut in half)
- 1 avocado oil cooking spray (or your preferred unsaturated oil cooking spray)

Nutritional Information per serving:

Calories.....	300
Total fat.....	7g
Saturated fat.....	1g
Cholesterol.....	90mg
Sodium.....	350mg
Total Carbohydrate.....	28g
Dietary Fiber.....	4g
Total Sugars.....	7g
Protein.....	34g
Potassium.....	980mg
Phosphorus.....	50mg

Good to Know:

Medically Necessary or Medical Necessity

Blue Cross Blue Shield uses these terms to determine whether a particular service or supply will be covered. When possible, BCBS develops written criteria (called medical criteria) that's used to determine medical necessity. This is done so that you and your providers will know in advance, when possible, what the plan will pay for. If a service or supply is not medically necessary according to one of the published medical criteria policies, BCBS will not pay for it. If a service or supply is not addressed by one of the published medical criteria policies, BCBS will consider it to be medically necessary only if it they can determine that it is:

- Appropriate and necessary for the symptoms, diagnosis, or treatment of your medical condition;
- Provided for the diagnosis or direct care and treatment of your medical condition;
- In accordance with standard of good medical practice accepted by the organized medical community;
- Not primarily for the convenience and/or comfort of you, your family, your physician, or another provider of services;
- Not "investigational"; and,
- Performed in the least costly setting, method, or manner, or with the least costly supplies, required by your medical condition.

It is important for you to remember that when medical necessity determinations are made, they are made solely for the purpose of determining whether to pay for a medical service or supply. All decisions concerning your treatment must be made solely by your physician and other medical providers.

Directions:

Source: Diabetes Food Hub

1. Preheat BBQ or grill pan to medium-high heat. Your BBQ is ready when the built-in thermometer reads 350°F.
2. Coat both sides of the fish with avocado oil cooking spray, cook 3 minutes on each side or until internal temperature has reached 145°F. The fish should be opaque in the center and flake easily with a fork.
3. While the fish is cooking, microwave your Luvo bowl according to package instructions. Once it's fully cooked, stir it thoroughly.
4. Coat the cut sides of the lemon halves with avocado oil cooking spray and place onto the BBQ or grill pan, cut side down, for 3-4 minutes, or until the lemons are golden on the cut side. Grilling helps release their juices.
5. Serve half of the Luvo bowl onto a plate, top with grilled cod, and finish with a generous squeeze of grilled lemon. Enjoy!